

Form 173 – hrggeneral

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-19216-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond D. Neate  
213 Washington Ave.  
Egg Harbor City, NJ 08215

Sheila D. Neate  
aka Sheila D. Coles  
213 Washington Ave.  
Egg Harbor City, NJ 08215

Social Security No.:  
xxx-xx-7602

xxx-xx-7562

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

NOTICE IS HEREBY GIVEN that a hearing in said cause shall be held before the Honorable Jerrold N. Poslusny Jr. on

Date: November 9, 2021

Time: 10:00 AM

Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,  
Camden, NJ 08101-2067

to consider and act upon the following:

**113** – Certification in Opposition to Certification of Default by Calibur Home Loans (related document: 111 Creditor's Certification of Default (related document: 109 Consent Order filed by Creditor CALIBER HOME LOANS, INC.) filed by Steven P. Kelly on behalf of CALIBER HOME LOANS, INC.. Objection deadline is 10/12/2021. (Attachments: # 1 Exhibit # 2 Certification of Creditor Regarding Post-Petition Payment History # 3 Proposed Order # 4 Certificate of Service) filed by Creditor CALIBER HOME LOANS, INC.) filed by Steven A. Silnutzer on behalf of Raymond D. Neate, Sheila D. Neate. (Silnutzer, Steven)

and transact such other business as may properly come before the meeting.

Dated: October 13, 2021

JAN: kaj

Jeanne Naughton  
Clerk

In re:  
Raymond D. Neate  
Sheila D. Neate  
Debtors

Case No. 17-19216-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 13, 2021

User: admin  
Form ID: 173

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond D. Neate, Sheila D. Neate, 213 Washington Ave., Egg Harbor City, NJ 08215-1327

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kevin M. Buttery	

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on behalf of Creditor CALIBER HOME LOANS INC. kbuttery@moodklaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC smncina@raslg.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

Sindi Mncina

on behalf of Loss Mitigation Caliber Home Loans Inc. smncina@raslg.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@raslg.com

Steven A. Silnutzer

on behalf of Debtor Raymond D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven A. Silnutzer

on behalf of Joint Debtor Sheila D. Neate stevenasil2000@yahoo.com G28047@notify.cincompass.com;silnutzerlaw@gmail.com

Steven P. Kelly

on behalf of Creditor CALIBER HOME LOANS INC. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15